

Information to identify the case:

Debtor 1	<u>Christopher A. Stone</u>	Social Security number or ITIN	xxx-xx-5676
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Brittanie N. Stone</u>	Social Security number or ITIN	xxx-xx-2141
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23825-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher A. Stone

Brittanie N. Stone
fka Brittanie N. Schaum

3/21/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher A. Stone
Brittanie N. Stone
Debtors

Case No. 17-23825-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	Christopher A. Stone, Brittanie N. Stone, Route 21 Mobile Home Park--Lot 19, Carmichaels, PA 15320
14698560	+ Aaron's Sales & Lease Ownership, 575 Morgantown Road, Uniontown, PA 15401-5431
14698561	Allstate Insurance Company, P.O. Box 4310, Carol Stream, IL 60197-4310
14713421	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14713422	Cardinal Pediatrics, LLC, 1247 Suncrest Towne Center, Morgantown, WV 26505-1876
14713423	Carmichaels SD, Cumberland c/o Keystone, P.O. Box 529, Irwin, PA 15642-0529
14698563	+ Collection Service Center, Inc., 2917 White Hall Boulevard, P.O. Box 2060, Fairmont, WV 26555-2060
14698564	Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507
14698574	+ Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
14713425	+ Fox Ford, Inc., 743 East High Street, Wayneburg, PA 15370-1779
14713433	H. James Seese, O.D., 5605 University Town CenterSuite A, Morgantown, WV 26501-2292
14698577	+ Heiskell King Burns & Tallman Surgical, 600 Suncrest Towne Center--Suite 310, Morgantown, WV 26505-0589
14713427	+ JC Amos, JD, LLM, P.O. Box 3040, Fairmont, WV 26555-3040
14713426	+ James Geshay, Jr., D.D.S, Pediatric Dentistry, 634 Pittsburgh Road, Uniontown, PA 15401-2214
14780665	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14698579	Lendmark Financial Services of WV, 6526 Mall Road, Morgantown, WV 26501-8525
14698580	MedExpress Billing, P.O. Box 719, Dellslow, WV 26531-0719
14698582	Mon Health Medical Center, P.O. Box 660, Morgantown, WV 26507-0660
14698583	Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873
14713430	+ National Bankruptcy Services.com.LLC, 9441 LBJ FreewaySuite 250, Dallas, TX 75243-4640
14698586	+ Quality Asset Recovery, 7 Foster Avenue--Suite 101, Gibbsboro, NJ 08026-1191
14713431	+ Quick Lane at Fox Ford, Inc., 901 East High Street, Waynesburg, PA 15370-1723
14698587	+ Radiological Physician Associates, 700 Village Drive, Fairmont, WV 26554-7985
14713432	Ruby Memorial Hospital, P.O. Box 1127, Morgantown, WV 26507-1127
14713434	Tender Care Pediatric Dentistry, 6583 Route 819 SouthSuite 1, Mount Pleasant, PA 15666
14713435	+ United Bank, 113 Penn Street, Point Marion, PA 15474-1263
14698591	+ University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776
14698592	+ University Health Associates Dental, 1075 Van Voorhis Road, Morgantown, WV 26505-3586
14698594	+ West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2699
14776498	Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408
14698596	Windstream Communications, 1720 Galleria Boulevard, Louisville, KY 40290-1908
14713436	Womens Health Care of Morgantown, 1249 Suncrest Towne Centre, Morgantown, WV 26505-1876

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Dept. of Revenue, Department

District/off: 0315-2

User: auto

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			280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 22 2023 04:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 22 2023 00:11:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/Text: bncmail@w-legal.com	Mar 22 2023 00:11:00	Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14775421	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:10:03	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698562	EDI: CAPITALONE.COM	Mar 22 2023 04:05:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14713424	Email/Text: svlainich@communitybank.tv	Mar 22 2023 00:11:00	Community Bank, 100 North Market Street, P.O. Box 357, Carmichaels, PA 15320
14724610	+ Email/Text: svlainich@communitybank.tv	Mar 22 2023 00:11:00	Community Bank, 90 W. Chestnut St., Suite 100, Washington, PA 15301-4524
15437479	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 22 2023 00:10:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14698565	+ EDI: CCS.COM	Mar 22 2023 04:05:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14698566	+ EDI: CCUSA.COM	Mar 22 2023 04:05:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14698567	+ EDI: CMIGROUP.COM	Mar 22 2023 04:05:00	Credit Management, Inc., 4200 International Parkway, Carrollton, TX 75007-1912
14698568	Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2023 00:09:43	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14698570	EDI: DIRECTV.COM	Mar 22 2023 04:05:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
14698569	+ Email/Text: INFO@DCPWV.COM	Mar 22 2023 00:11:00	Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858
14772060	EDI: DIRECTV.COM	Mar 22 2023 04:05:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14698571	EDI: DISH	Mar 22 2023 04:05:00	Dish Network, P.O. Box 94063, Palatine, IL 60094-4063
14698572	+ EDI: DCI.COM	Mar 22 2023 04:05:00	Diversified Consultant, 10550 Deerwood Park Boulevard, Jacksonville, FL 32256-0596
14698573	+ Email/Text: bankruptcydepartment@tsico.com	Mar 22 2023 00:11:00	EOS CCA, P. O. Box 981025, Boston, MA 02298-1025
14698575	Email/Text: EBNBKNOT@ford.com	Mar 22 2023 00:11:00	Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
14749265	Email/Text: EBNBKNOT@ford.com	Mar 22 2023 00:11:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
14712341	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 22 2023 00:11:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14698576	Email/Text: bankruptcy.notices@hdfsi.com	Mar 22 2023 00:11:00	Harley-Davidson Credit Corp., P.O. Box 22048,

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			Carson City, NV 89721-2048
14698578	EDI: IRS.COM	Mar 22 2023 04:05:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14713428	Email/Text: govtaudits@labcorp.com	Mar 22 2023 00:11:00	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
14735416	Email/Text: ktramble@lendmarkfinancial.com	Mar 22 2023 00:10:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14774730	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:09:43	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698581	EDI: PARALONMEDCREDIT	Mar 22 2023 04:05:00	Medicredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14713429	+ Email/Text: daltonr@monhealthsys.org	Mar 22 2023 00:11:00	Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486
14725104	EDI: AGFINANCE.COM	Mar 22 2023 04:05:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14698584	EDI: AGFINANCE.COM	Mar 22 2023 04:05:00	One Main Financial, 170 Greene Plaza, Waynesburg, PA 15370-8142
14698585	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14698585	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14748034	EDI: PRA.COM	Mar 22 2023 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14832264	EDI: PRA.COM	Mar 22 2023 04:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14698588	+ Email/Text: bankruptcy@rentacenter.com	Mar 22 2023 00:11:00	Rent-a-Center, 207 Wal Mart Drive, Uniontown, PA 15401-8423
14708828	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 22 2023 00:11:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14698589	Email/Text: enotifications@santanderconsumerusa.com	Mar 22 2023 00:11:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
15009837	+ Email/Text: bncmail@w-legal.com	Mar 22 2023 00:11:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14698590	+ Email/Text: bankruptcydepartment@tsico.com	Mar 22 2023 00:11:00	Transworld Systems, Inc., 500 Virginia Drive--Suite 514, Fort Washington, PA 19034-2733
14760696	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2023 00:11:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14698593	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2023 00:11:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14698595	Email/Text: hbbankruptcynotices@wvumedicine.org	Mar 22 2023 00:10:00	West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC

District/off: 0315-2

User: auto

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cr		Harley-Davidson Credit Corp
cr		NBS Harley-Davidson Credit Corp
14898673	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15009838	*+	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor NBS Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Brittanie N. Stone lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Christopher A. Stone lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
James P. Valecko	on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9